

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Jonathan Smith  
Debtor

Case No. 20-10069-aih  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 20

Date Rcvd: Apr 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2020.

db +Jonathan Smith, 13812 South Parkway Drive, Cleveland, OH 44105-6842  
26517266 +A to Z Real Estate Solutions, LLC, 9302 Asbury Circle, Westminster CA 92683-6508  
26400427 +A-Z Real Estate Solutions, LLC, 9302 Asbury Cir, Westminster, CA 92683-6508  
26400431 +Cleveland Illuminating Co, 5001 NASA Blvd, Fairmont, WV 26554-8248  
26400432 +Cuyahoga Community College, c/o Christopher Klym, 24441 Detroit Rd Suite 300,  
Westlake, OH 44145-1543  
26400433 +Cuyahoga County CSEA, 1640 Superior Ave E, Cleveland, OH 44114-2908  
26400435 +Deutsche Bank National Trust Company, c/o National Title Clearing, 2100 Alt 19 North,  
Palm Harbor, FL 34683-2620  
26400436 +Dominion Energy, PO Box 5759, Cleveland, OH 44101-0759  
26400437 +First Credit Corp, ATTN: Bankruptcy, PO Box 9300, Boulder, CO 80301-9300  
26400442 +SNAP RTO LLC, PO Box 26561, Salt Lake City, UT 84126-0561

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr EDI: QDOSIMON.COM Apr 17 2020 03:38:00 David O. Simon, Trustee, 55 Public Square,  
Suite 2100, Cleveland, OH 44113-1902

ust +E-mail/Text: ustregion09.cl.ecf@usdoj.gov Apr 17 2020 00:09:30 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
26400428 EDI: AIS.COM Apr 17 2020 03:38:00 American InfoSource, PO Box 248848,  
Oklahoma City, OK 73124-8848  
26463757 +EDI: ATLASACQU.COM Apr 17 2020 03:38:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
26400429 +E-mail/Text: bankruptcy@jdbyrider.com Apr 17 2020 00:11:39 CNAC,  
12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424  
26400434 E-mail/Text: TRBANKRUPTCY@CUYAHOGACOUNTY.US Apr 17 2020 00:11:35 Cuyahoga County Treasurer,  
2079 East 9th, Cleveland, OH 44115  
26400438 EDI: GMACFS.COM Apr 17 2020 03:38:00 National Auto Finance Company, PO Box 130424,  
Roseville, MN 55113-0004  
26400439 +E-mail/Text: OHAGCEBKYEBN@ohioattorneygeneral.gov Apr 17 2020 00:08:55  
Ohio Department of Taxation, c/o Ohio Attorney General, 150 E. Gay. Street 21st floor,  
Columbus, OH 43215-3191  
26400440 E-mail/Text: info@plazaservicesllc.com Apr 17 2020 00:08:58 Plaza Services,  
110 Hammond Drive Suite 110, Atlanta, GA 30328  
26400441 EDI: Q3G.COM Apr 17 2020 03:38:00 Quantum3 Group, LLC, PO Box 788,  
Kirkland, WA 98083-0788

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Byrider Finance, LLC, d/b/a CNAC  
cr\* +A to Z Real Estate Solutions, 9302 Asbury Circle, Westminster, CA 92683-6508  
cr\* +Atlas Acquisitions LLC, 294 Union Street, Hackensack, NJ 07601-4303  
26400430 ##+Cleveland Acceptance Corp, 2106 Payne Ave, Cleveland, OH 44114-4406

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2020 at the address(es) listed below:

Austin B. Barnes, III on behalf of Creditor A to Z Real Estate Solutions  
abarnes@sandhu-law.com, bklnotice@sandhu-law.com  
David O. Simon, Trustee david@simonlpa.com, dosimon@ecf.axosfs.com  
Scott D. Fink on behalf of Creditor Byrider Finance, LLC, d/b/a CNAC ecfndoh@weltman.com  
William C. Behrens on behalf of Debtor Jonathan Smith billbehrens@dannlaw.com,  
1043355420@filings.docketbird.com, notices@dannlaw.com, amy@dannlaw.com

TOTAL: 4

**Information to identify the case:**

Debtor 1 Jonathan Smith  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0108**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **20-10069-aih****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jonathan Smith

4/15/20**By the court:** ARTHUR I HARRIS  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**